

VIRGINIA COMMUNITY CAPITAL, INC.

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3628535	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$56	\$55	-2.3%		
Loans	\$43	\$35	-19.3%		
Construction & development	\$17	\$9	-50.4%		
Closed-end 1-4 family residential	\$2	\$0	-73.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$9	\$8	-11.0%		
Commercial real estate	\$4	\$4	-4.4%		
Unused commitments	\$8	\$17	108.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$1	1.2%		
Cash & balances due	\$11	\$16	52.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$46	\$43	-6.3%		
Deposits	\$44	\$42	-5.7%		
Total other borrowings	\$1	\$1	-22.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$10	\$11	16.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	17.3%	20.5%	--		
Tier 1 risk based capital ratio	22.8%	29.5%	--		
Total risk based capital ratio	24.0%	30.4%	--		
Return on equity ¹	16.4%	12.9%	--		
Return on assets ¹	2.7%	2.6%	--		
Net interest margin ¹	3.8%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.7%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	-64.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.8%	--
Closed-end 1-4 family residential	72.7%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	4.9%	0.0%	0.0%	0.0%	--
Total loans	3.2%	0.0%	0.0%	0.2%	--